



*First American
Title Insurance Company*

First American Title Insurance Company

ALTA Form 20 First Loss-Multiple Parcel Transactions

CLTA Form 130 First Loss-Multiple Parcel Transactions

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*First American
Title Insurance Company*

ALTA FORM 21 CREDITOR'S RIGHTS

ENDORSEMENT

Attached to Policy No.

Issued By

First American Title Insurance Company

The Company insures against loss or damage sustained by the insured by reason of the avoidance in whole or in part, or a court order providing some other remedy, based on the voidability of any estate, interest, or mortgage shown in Schedule A because of the occurrence on or before Date of Policy of a fraudulent transfer or a preference under federal bankruptcy, state insolvency or similar creditors' rights laws.

The coverage provided by this endorsement shall include the payment of costs, attorney's fees and expenses necessary to defend the insured against those counts, and no others, of any litigation seeking a court order which will result in loss or damage against which this endorsement provides insurance to the extent provided in the Conditions and Stipulations.

This endorsement does not insure against loss or damage if the insured: (a) knew when it acquired any estate, interest, or mortgage shown in Schedule A that the transfer, conveyance, or mortgage was intended to hinder, delay, or defraud any creditor; or (b) is found by a court not to be a transferee or purchaser in good faith.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause optional]

Date: _____

First American Title Insurance Company

By: _____

Authorized Signatory

ALTA Form 21 Creditor's Rights

CLTA Form 131 Creditor's Rights

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*First American
Title Insurance Company*

ALTA FORM A CONSTRUCTION LOAN POLICY

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the owner of the indebtedness secured by the insured mortgage against loss or damage sustained by reason of lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material, for that portion of the cost thereof the payment for which the insured has advanced funds, and which services, labor or material were furnished prior to for an improvement or work related to the land.

This endorsement does not insure against loss or damage by reason of failure by the insured to comply with or to enforce the provisions of any agreement to which the insured is a party which relate to advancing the proceeds of the loan secured by the insured mortgage.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause optional]

Date: _____

First American Title Insurance Company

Authorized Signatory

ALTA Form A

ALTA Construction Loan Policy Endorsement A (6/1/87)



*First American
Title Insurance Company*

ALTA FORM B CONSTRUCTION LOAN POLICY

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the owner of the indebtedness secured by the insured mortgage against loss or damage sustained by reason of lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material heretofore or hereafter furnished for that portion of the proceeds of the loan secured by the insured mortgage now or hereafter advanced in compliance with a legal obligation to advance contained in a written agreement which must exist at the date of this endorsement.

This endorsement does not insure against loss or damage by reason of failure by the insured to comply with or to enforce the provisions of any agreement to which the insured is a party which relate to advancing the proceeds of the loan secured by the insured mortgage.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause optional]

Date: _____

First American Title Insurance Company

Authorized Signatory

ALTA Form B

ALTA Construction Loan Policy Endorsement B (6/1/87)



*First American
Title Insurance Company*

ALTA FORM C CONSTRUCTION LOAN POLICY

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the owner of the indebtedness secured by the insured mortgage against loss or damage sustained by reason of lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material heretofore or hereafter furnished for that portion of the proceeds of the loan secured by the insured mortgage now or hereafter advanced prior to the filing of any assertion of a statutory lien or right thereto in the public records or thereafter advanced with the written consent of the Company.

This endorsement does not insure against loss or damage by reason of failure by the insured to comply with or to enforce the provisions of any agreement to which the insured is a part which relate to advancing the proceeds of the loan secured by the insured mortgage.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause optional]

Date: _____

First American Title Insurance Company

Authorized Signatory

ALTA Form C

ALTA Construction Loan Policy Endorsement C (6/1/87)

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*First American
Title Insurance Company*

ALTA FORM D CONSTRUCTION LOAN POLICY

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the owner of the indebtedness secured by the insured mortgage against loss or damage sustained by reason of lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material heretofore or hereafter furnished.

This endorsement does not insure against loss or damage by reason of failure by the insured to comply with or to enforce the provisions of any agreement to which the insured is a party which relate to advancing the proceeds of the loan secured by the insured mortgage.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause optional]

Date: _____

First American Title Insurance Company

Authorized Signatory

ALTA Form D

ALTA Construction Loan Policy Endorsement D (6/1/87)

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**First American
Title Insurance Company**

ALTA FORM JR1 JUNIOR LOAN POLICY SUPPLEMENTAL COVERAGE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

1. The Company hereby insures against loss or damage sustained by the insured resulting from:
 1. Any document recorded in the public records subsequent to Date of Policy and on or prior to Date of Endorsement which purports to vest title to the fee estate in the land, except:
 2. Any monetary lien other than the insured's mortgage shown in paragraph B below, recorded in the public records subsequent to Date of Policy and on or prior to Date of Endorsement which affects the title except:
2. The insured's mortgage referred to in the policy is described as follows:
3. If the box is checked, ALTA Endorsement Form JR 2 is incorporated herein:

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause optional]

Date of Endorsement _____

[Date of Endorsement is the date shown above or the date of recording of the insured's mortgage, whichever is later.]

Date: _____

First American Title Insurance Company

Authorized Signatory

Residential Limited

Coverage Junior Loan Policy Supplemental Coverage

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*First American
Title Insurance Company*

ALTA FORM JR2 JUNIOR LOAN POLICY REV. CREDIT/VAR. RATE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

- a. Provided that the land is a one-to-four family residence or condominium unit; and
- b. The insured's mortgage creates a lien on the land; and
- c. The borrower named in the insured's mortgage, ("Borrower") is the owner of the land at the date an advance is made pursuant to the note or agreement secured by the insured's mortgage referred to above; and
- d. With respect to paragraph A below the insured's mortgage states that it secures repayment of future advances; and
- e. The ALTA JR 1 endorsement has been issued

The Company hereby insures against loss or damage which the insured shall sustain by reason of:

1. The failure of the lien for future advances secured by the insured's mortgage to have the same priority over liens, encumbrances, and other matters disclosed by the public records as advances secured by the insured's mortgage at the date of its recording, except for the following matter:
 1. Ad Valorem taxes or assessments.
 2. Federal tax liens.
 3. Environmental protection liens.
 4. Liens, encumbrances, or other matters, the existence of which are actually known to the insured prior to the date of an advance.
 5. Liens imposed by law for services, labor or materials.
2. The invalidity or unenforceability of the lien of the insured's mortgage resulting from the provisions of the insured's mortgage which provide for changes in the rate of interest.
3. Loss of priority of the lien of the insured's mortgage resulting from changes in the rate of interest calculated in accordance with the formula provided in the insured's mortgage at the date it is recorded in the public records.

This Endorsement does not insure:

- a. That the Borrower owns the land nor that the insured's mortgage creates a lien on the land, nor the



**First American
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validity, enforceability, or priority of the lien of the insured's mortgage, except to the extent expressly stated; nor

- b. Against loss or damage resulting from (i), usury, (ii) any consumer credit protection or truth in lending law, or (iii) bankruptcy or insolvency proceedings of the Borrower.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause optional]

Date: _____

First American Title Insurance Company

Authorized Signatory

Residential Limited Coverage Junior Loan Policy, Revolving Credit/Variable Rate

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CLTA FORM 100 RESTRICTIONS, ENCROACHMENTS & MINERALS

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the owner of the indebtedness secured by the insured mortgage against loss or damage which the insured shall sustain by reason of any of the following matters:

1. The existence of any of the following:
 - a. Covenants, conditions or restrictions under which the lien of the mortgage referred to in Schedule A can be cut off, subordinated, or otherwise impaired;
 - b. Present violations on the land of any enforceable covenants, conditions or restrictions;
 - c. Except as shown in Schedule B, there are no encroachments of buildings, structures or improvements located on the land onto adjoining lands, or any encroachments onto the land of buildings, structures or improvements located on adjoining lands.
 - a. Any future violations on the land of any covenants, conditions or restrictions occurring prior to acquisition of title to the estate or interest referred to in Schedule A by the insured, provided such violations result in impairment or loss of the lien of the mortgage referred to in Schedule A, or result in impairment or loss of the title to the estate or interest referred to in Schedule A if the insured shall acquire such title in satisfaction of the indebtedness secured by the insured mortgage;
 - b. Unmarketability of the title to the estate or interest referred to in Schedule A by reason of any violations on the land, occurring prior to acquisition of title to the estate or interest referred to in Schedule A by the insured, of any covenants, conditions or restrictions.
3. Damage to existing improvements, including lawns, shrubbery or trees
 - a. Which are located or encroach upon that portion of the land subject to any easement shown in Schedule B, which damage results from the exercise of the right to use or maintain such easement for the purposes for which the same was granted or reserved;
 - b. Resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Schedule B.
4. Any final court order or judgment requiring removal from any land adjoining the land of any encroachment shown in Schedule B.

Wherever in this endorsement any or all the words "covenants, conditions or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions or restrictions contained in any lease.

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**First American
Title Insurance Company**

For purposes of this endorsement, the words "covenants," "conditions" or "restrictions" shall not be deemed to refer to or include any covenants, conditions or restrictions relating to environmental protection, except to the extent that a notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in Schedule B.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 100 (Revised 6-14-96)

ALTA - Lender

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ENDORSEMENT

Attached to Policy No.

Issued by

FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by reason of:

1. The existence, at Date of Policy, of any of the following:
 - (a) Covenants, conditions or restrictions under which the lien of the Insured Mortgage can be cut off, subordinated, or otherwise impaired;
 - (b) Present violations on the Land of any enforceable covenants, conditions or restrictions;
 - (c) Except as shown in Schedule B, encroachments of buildings, structures or improvements located on the Land onto adjoining lands, or any encroachments onto the Land of buildings, structures or improvements located on adjoining lands.
2. (a) Any future violations on the Land of any covenants, conditions or restrictions occurring prior to acquisition of the Title by the Insured, provided such violations result in impairment or loss of the lien of the Insured Mortgage, or result in impairment or loss of the Title if the Insured shall acquire the Title in satisfaction of the Indebtedness;
 - (b) Unmarketability of the Title by reason of any violations on the Land, occurring prior to acquisition of the Title by the Insured, of any covenants, conditions or restrictions.
3. Damage to existing improvements, including lawns, shrubbery or trees
 - (a) That are located or encroach upon that portion of the Land subject to any easement shown in Schedule B, which damage results from the exercise of the right to use or maintain such easement for the purposes for which the same was granted or reserved;
 - (b) Resulting from the exercise of any right to use the surface of the Land for the extraction or development of the minerals excepted from the description of the Land or shown as a reservation in Schedule B.
4. Any final court order or judgment requiring removal from any land adjoining the Land of any encroachment shown in Schedule B.

As used in this endorsement, the words "covenants, conditions or restrictions" do not refer to or include the terms, covenants, conditions or restrictions contained in any lease.

As used in this endorsement, the words "covenants, conditions or restrictions" do not refer to or include any covenant, condition or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions or substances except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded in the Public Records at Date of Policy and is not excepted in Schedule B.

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This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

FIRST AMERICAN TITLE INSURANCE COMPANY

Dated:

By: _____
Authorized Signatory



CLTA FORM 100.1 RESTRICTIONS, ENCROACHMENTS & MINERALS

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the owner of the indebtedness secured by the mortgage referred to in paragraph _____ of Part II of Schedule B against loss which the insured shall sustain by reason of:

1. The existence of any of the following:
 - a. Covenants, conditions or restrictions under which the lien of the insured mortgage can be cut off, subordinated or otherwise impaired;
 - b. Present violations on the land of any enforceable covenants, conditions or restrictions;
 - c. Except as shown in Part II of Schedule B, any encroachments of buildings, structures or improvements located on the land onto adjoining lands, or any encroachments onto the land of buildings, structures or improvements located on adjoining lands.
 - a. Any future violations on the land of any covenants, conditions or restrictions occurring prior to acquisition of title to the estate or interest referred to in Schedule A by the insured, provided such violations result in impairment or loss of the lien of the insured mortgage or result in impairment or loss of the title to the estate or interest referred to in Schedule A if the insured shall acquire such title in satisfaction of the indebtedness secured by the insured mortgage;
 - b. Unmarketability of the title to the estate or interest referred to in Schedule A by reason of any violations on the land, occurring prior to acquisition of title to the estate or interest referred to in Schedule A by the insured, of any covenants, conditions or restrictions.
3. Damage to existing improvements, including lawns, shrubbery or trees:
 - a. Which are located or encroach upon that portion of the land subject to any easement shown in Part II of Schedule B, which damage results from the exercise of the right to use or maintain such easement for the purposes for which the same was granted or reserved;
 - b. Resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Part II of Schedule B.
4. Any final court order or judgment requiring removal from any land adjoining the land of any encroachment shown in Part II of Schedule B.

Wherever in this endorsement any or all the words "covenants," "conditions" or "restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions or restrictions contained in any lease.



*First American
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For purposes of this endorsement, the words "covenants," "conditions" or "restrictions" shall not be deemed to refer to or include any covenants, conditions or restrictions relating to environmental protection, except to the extent that a notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in Schedule B.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

CLTA Form 100.1 (Revised 6-14-96)

CLTA - Lender

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